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Substitute for form 1449A/PTO

INFORMATION DISCLOSURE
STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet	1	of	6	Attorney Docket Number	132538-1014
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U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
A1*	US-6,567,791		05-20-2003	Lent et al.	
A2*	US-6,064,987		05-16-2000	Walker et al.	
A3*	US-6,272,506		08-07-2001	Bell	
A4*	US-6,289,319		09-11-2001	Lockwood	
A5*	US-6,311,169		10-30-2001	Duhon	
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A7*	US-20010011246		08-01-2001	TAMMARO	
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A9*	US-20010014877		08-01-2001	DEFRANCESCO et al.	
A10*	US-7,143,053-A1		11-28-2006	Lent et al.	
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A12*	US-6,324,524		11-27-2001	Lent et al.	
A13*	US-5,819,235		10-06-1998	Tama et al.	
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A16*	US-5,764,916		06-09-1998	Busey et al.	
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Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	^{2a}
		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)				
B1	WO-9944152		09-02-1999	Koninkl Philips Electronics Nv et al.		
B2	WO-9909470		02-25-1999	Citicorp Dev Center Inc		
B3	WO-9845797		10-15-1998	Propay U.S.A.		

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Substitute for form 1449A/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	09/802,481-Conf. #5875
				Filing Date	March 6, 2001
				First Named Inventor	Paul Willard
				Art Unit	3692
(Use as many sheets as necessary)				Examiner Name	N. Subramanian
Sheet	2	of	6	Attorney Docket Number	132538-1014

U.S. PATENT DOCUMENTS

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Examiner Initials*	Cite No. ¹	Document Number Number-Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document
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A21*	US-6,516,421		02-04-2003	Peters et al.
A22*	US-6,535,492		03-18-2003	Shivelman
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				Art Unit	3692
				Examiner Name	N. Subramanian
(Use as many sheets as necessary)				Attorney Docket Number	
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U.S. PATENT DOCUMENTS

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A40*	US-6,766,302-B2	07-20-2004	Bach		
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A56*	US-6,330,546	12-11-2001	Gopinathan et al		

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⁶EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ⁷CITE NO.: Those application(s) which are marked with a single asterisk (*) next to the Cite No. are not supplied (under 37 CFR 1.52(a)(2)(iii)) because that application was filed after June 30, 2003 or is available in the WPI. ⁸APPLICANT'S ATTORNEY/AGENT: Name of attorney or agent who filed the application. ⁹SEARCHED: Search results can be found at www.uspto.gov or MPEP 961. Enter Office that conducted the search. ¹⁰SEARCHED BY THE TWO-Letter Code (e.g., STAB) ¹¹STANDARD ST. 16: For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ¹²Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ¹³Applicant is to place a check mark here if English language Translation is attached.

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				First Named Inventor	Paul Willard
				Art Unit	3692
				Examiner Name	N. Subramanian
Sheet	4	of	6	Attorney Docket Number	132538-1014

NON PATENT LITERATURE DOCUMENTS		
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published
C1	"Creditnet.com--An Online Guide to Credit Cards", http://www.creditnet.com .	T ²
C2	Kantrow, Yvette D., "Banks Press Cardholders to Take Cash Advances", American Banker, v. 157, n. 18, pp. 1-2, Jan. 28, 1992.	
C3	Black, H.C., Black's Law Dictionary, p. 1586-1589, West Publishing Co., St. Paul, Minnesota, 1990.	
C4	Ernigh, J., "AnswerSoft Unveils Concerto for Web-Based Call Centers Feb. 5, 1996," Newsbytes, Feb. 5, 1997.	
C5	Grigonis, R., "Webphony--It's not Just Callback Buttons Anymore," Computer Telephony, p. 92, Dec., 1997.	
C6	Wagner, M., "Caring for Customers," Internet World, Sep. 1, 1999.	
C7	Sweat, J., "Human Touch--A New Wave of E-Service Offerings Blends the Web, E-Mail, and Voice Bringing People back into the Picture," Informationweek, Oct. 4, 1999.	
C8	Kirkpatrick, K., "Electronic Exchange 2000, The," Computer Shopper, Nov. 1999.	
C9	Anon., "InstantService.com Teams with Island Data to provide Integrated Solution for Online Customer Response," Business Wire, May 22, 2000.	
C10	Kersnar, S., "Countrywide Offers Proprietary Technology for Online Wholesale Lending," National Mortgage News, vol. 24, No. 38, p. 8, Jun. 5, 2000.	

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Sheet	5	of	6	Attorney Docket Number	
132538-1014					

NON PATENT LITERATURE DOCUMENTS					
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.			
	C11	Microsoft Press Computer Dictionary, Third Edition, Microsoft Press, Redmond, 1997, pp. 88 and 265.			
	C12	Whiteside, D.E., "One Million and Counting," Collections and Credit Risk, vol. 1, No. 11, p. 38, Nov. 1996.			
	C13	Fickenscher, L., "Providian Undercuts rivals with 7.9% Rate Offer," American banker, vol. 163, p. 16, Oct. 8, 1998.			
	C14	Fargo, J., "The Internet Specialists," Credit Card Management, vol. 11, No. 10, pp. 38-45, Jan. 1999.			
	C15	Lemay, T., "Browsing for a Mortgage a Click away," Financial Post, p. 1, Jan. 15, 2000.			
	C16	Wijnen, R., "Banks Fortify Online Services," Bank Technology News, vol. 13, No. 3, p. 8, Mar., 2000.			
	C17	Armstrong, Douglas "Firstar Web Site Helps Add Up Future", Milwaukee Journal Sentinel, March 28, 1996, Final Edition, front page through page 8.			
	C18	Anon. "IAFC Launches NextCard, The First True Internet VISA," Business Wire, New York: February 6, 1998, pg. 1 (3 pages).			
	C19	Lazarony, Lucy, "Only Online Applicants Need Apply," Bank Advertising News, North Palm Beach, March 23, 1998, Volume 21, Issue 15, pg. 1 (3 pages).			
	C20	FiData, Inc., News & Press Releases, "Instant Credit Union Loans via the Internet," http://web.archive.org/web/19990221115203/www.fidata-inc.com/news-pr01.htm .			
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Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.			
C21	FIDATA, Inc., Press Releases, "Instant Loan Approvals via the Internet," http://www.fidata-inc.com/news/pr_040198.htm , April 1, 1998.				
C22	Staff, "On-Line System Approves Loans While Customer Waits" - Abstract, Communication News, Volume 31, Issue 9, September 1994.				
C23	Hibbard, Justin, Dalton, Gregory, Thyfault, Mary E.; "Web-based Customer Care," InformationWeek, June 1, 1998, 684, 18-20 (3 pages).				
C24	"ESL Federal Credit Union Inaugurates Internet Target Marketing," PR Newswire, 210, October 6, 1998 (3 pages).				
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C26	Anon. "Affordable Lending Systems Now Available for Smaller Financial Institutions," Business Wire, May 18, 1998 (2 pages).				
C27	Nexis - All News Sources - Examiner's NPL Search Results in Appl. Serial No. 11/932,498, included with Office Action issued October 8, 2008.				
C28	"Sample Experian Credit Report" by Consumer Information @222.consumerinfo.con/espam.htm at we.archive.org/web/ July 9, 1998.				

Examiner Signature	/Narayanswamy Subramanian/	Date Considered	01/30/2009
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